

Information to identify the case:

Debtor 1	<u>Raul Febles</u>	Social Security number or ITIN	xxx-xx-1037
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane M. Febles</u>	Social Security number or ITIN	xxx-xx-0560
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-13773-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raul Febles
aka Raul Febles-Torres

Diane M. Febles

6/5/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raul Febles
 Diane M. Febles
 Debtors

Case No. 14-13773-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Jun 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2017.

db/jdb
 cr +Raul Febles, Diane M. Febles, 3531 Charles Court, North Bergen, NJ 07047-2311
 +Embrace Home Loans, Inc., c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Avenue, Fl. 7, Phoenix, AZ 85004-1071
 lm LoanCare Servicing Ctr, Interstate Corp Cntr Bld 9, Norfolk, VA 23502
 514755970 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514564777 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 514564783 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802
 514564785 +Cmre Financial Svcs In, 3075 E Imperial Hwy Ste, Brea, CA 92821-6753
 514564786 +Department Of Taxation And Finance, ATTN: Office Of Counsel,
 Building 9, W.A. Harriman Campus, Albany, NY 12227-0001
 514623101 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 514727526 +Embrace Home Loans, Inc., Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900,
 Mt. Laurel, NJ 08054-4318
 514571430 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 514564789 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 514564792 +H N Y, Inc., 27 West 38th Street, New York, NY 10018-5518
 514722097 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 29505-AZ1-1191,
 Phoenix, AZ 85038-9505
 514564794 LoanCare Servicing Ctr, Interstate Corp Cntr Bld, Norfolk, VA 23502
 515434837 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
 514564795 +Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955
 514564796 +Pulse, Becker & Saltzman, Llc, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
 514564798 +Solomon And Solomon, P.C., Five Columbia Circle, Albany, NY 12203-6374
 514564799 +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
 514695528 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514564802 +Travis P. Febles, 3531 Charles Court, North Bergen, NJ 07047-2311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2017 22:40:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 05 2017 22:39:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514564778 EDI: BANKAMER.COM Jun 05 2017 22:18:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514564779 EDI: BANKAMER.COM Jun 05 2017 22:18:00 Bank Of America, De5-019-03-07,
 Newark, DE 19714
 514564780 EDI: CAPITALONE.COM Jun 05 2017 22:18:00 Cap One, Po Box 85520, Richmond, VA 23285
 514564781 +EDI: CAPITALONE.COM Jun 05 2017 22:18:00 Cap1/bstby, PO Box 30253,
 Salt Lake City, NJ 84130-0253
 514878252 EDI: BL-BECKET.COM Jun 05 2017 22:18:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514564782 +EDI: CHASE.COM Jun 05 2017 22:18:00 Chase, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920
 514564784 +EDI: CITICORP.COM Jun 05 2017 22:18:00 Citi, 701 E 60th St B,
 Sioux Falls, SD 57104-0493
 514819125 +EDI: CITICORP.COM Jun 05 2017 22:18:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514623160 +EDI: TSYS2.COM Jun 05 2017 22:18:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514576223 EDI: DISCOVER.COM Jun 05 2017 22:18:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514564787 +EDI: DISCOVER.COM Jun 05 2017 22:18:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514564788 +EDI: TSYS2.COM Jun 05 2017 22:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514564790 +EDI: RMSC.COM Jun 05 2017 22:18:00 Geerb/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 514564791 EDI: RMSC.COM Jun 05 2017 22:18:00 Geerb/walmart, Po Box 965024, El Paso, TX 79998
 514564793 +EDI: CBSKOHLs.COM Jun 05 2017 22:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 514843999 EDI: PRA.COM Jun 05 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514802649 EDI: PRA.COM Jun 05 2017 22:18:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 515905876 +EDI: Q3G.COM Jun 05 2017 22:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 514703986 EDI: Q3G.COM Jun 05 2017 22:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514564797 +EDI: SEARS.COM Jun 05 2017 22:18:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Jun 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514564800 +EDI: WTRNBANK.COM Jun 05 2017 22:18:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
514564801 +EDI: CITICORP.COM Jun 05 2017 22:18:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516390539* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,
Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
515905875* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516390538* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Embrace Home Loans, Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christopher J. Balala on behalf of Joint Debtor Diane M. Febles cbalala@scuramealey.com, ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Christopher J. Balala on behalf of Debtor Raul Febles cbalala@scuramealey.com, ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
David L. Stevens on behalf of Debtor Raul Febles dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
David L. Stevens on behalf of Joint Debtor Diane M. Febles dstevens@scuramealey.com, cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. mortonlaw.bccraig@verizon.net, tfitz@mortoncraig.com/mhazlett@mortoncraig.com
Marie-Ann Greenberg magecf@magtrustee.com
Robert P. Saltzman on behalf of Creditor Embrace Home Loans, Inc. dnj@pbslaw.org
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 10